



United States Senator
Richard Shelby
REPORTS TO ALABAMA



Review Your Credit Report

By: Senator Richard Shelby (R-AL)

Beginning June 1st, Alabamians can obtain their credit report once a year for free. This important new consumer right was added as part of the reauthorization of the Fair Credit Reporting Act. I urge all Alabamians to take advantage of this opportunity.

Regularly reviewing your credit report is a very important way to keep track of your personal financial information. By looking at your report, you can also ensure that identity thieves are not taking advantage of you. If you discover items listed on your report that do not belong to you, you can take measures to stop criminals from committing theft using your good name. This will also allow you to take steps to

clear these items from your report. The only way to do this, however, is to get your report and review it!

Reviewing your credit report can also help you better prepare for obtaining a loan. Sometimes, even when there has been no identity theft, your report can contain errors. These errors may lower your credit score. If you review your report and correct these kinds of errors before applying for a loan, you may get better terms from a lender. If you do not correct errors, especially in connection with big loans, like a home mortgage, it could cost you thousands of dollars over the course of the loan. Careful examination of your credit report will give you an

opportunity to see what is accurate and inaccurate and ensure that you are getting the credit that you deserve.

The Fair and Accurate Credit Transactions Act, or FACT, gives Alabamians the ability to get a free credit report. I encourage all Alabamians to get a report this year and every year. Monitor it so that you can protect yourself from identity thieves and so you can take advantage of the best credit rates and terms. There are three ways to get your free credit report: Go online to www.annualcreditreport.com, call 1-877-322-8228 or mail a request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do it today.

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